

MEDICARE

made simple

WHAT YOU NEED TO KNOW

Spring 2021

Welcome!

Welcome to the spring edition of *Medicare Made Simple, What You Need to Know*. Your health is important - and we are dedicated to providing you with an understanding of how Medicare works and the services available to help keep you healthy. In this edition, we will discuss a variety of topics geared toward providing useful and current information to Harford County Medicare beneficiaries.

Stay well and enjoy the warm temperatures and beautiful spring days!

Harford County Office on Aging SHIP Program

In this issue:

- Medicare Savings Programs
- My Medicare Account Creation & Use
- SHIP Program Dedicated Email
- COVID-19 Vaccine Fraud
- Understanding Medicare Part A
- Importance of Wellness Visits

Medicare Savings Programs

Resources that help pay your Medicare costs

Do you know that based on your income and assets, the State of Maryland can help assist with your Medicare costs? These Medicare savings programs may help pay for things like the Medicare Part B premium, Part A and Part B deductibles, and coinsurance.

There are four types of Medicare savings plans available:

1. Qualified Medicare Beneficiary Program (QMB)
2. Specified Low Income Beneficiary Program (SLMB)
3. Qualifying Individual Program (QI)
4. Qualified and Disabled and Working Individuals Program (QDWI)



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Medicare Savings Programs (continued)

How do I qualify for these programs? Each program has a set income and asset limit to qualify. These limits are based on household size. An individual must also be receiving Medicare in order to qualify.

Who administers the programs and where do I apply? Programs are administered by the Department of Social Services (DSS) in each county. Applications can be obtained from your local DSS office. Once a beneficiary applies and qualifies, all communication regarding the program will come from the Department of Social Services.

Do I only have to apply once, or every year? Once a beneficiary submits the initial application, qualifies, and has been accepted into the program, they will be asked to submit a re-certification application each year to update their status. This application will be mailed to the beneficiary yearly by the Department of Social Services. For information on individual programs, visit [Medicare Savings Programs \(Medicare.gov\)](#). Download a copy of the application [here](#).

Creating & Using Medicare.gov

MyMedicare.gov is Medicare's free, secure, online service for managing personal information regarding Original Medicare benefits and services. Medicare beneficiaries can create an account with MyMedicare.gov and use it to check information about their coverage, enrollment status, and Medicare claims (if they have Original Medicare). The MyMedicare.gov system is integrated with Medicare.gov and all Medicare information is private and only accessible to the beneficiary. The system allows beneficiaries in Original Medicare to access important billing and claims information in almost real time, providing better insight into their health benefit costs than the quarterly hard copies of the Medicare Summary Notices (MSN) that were traditionally mailed. [Click here](#) for information on how to set up a Medicare account.

Harford County SHIP Program Dedicated Medicare Help Email

Did you know that the Harford County SHIP Program has a dedicated Medicare help email? This email is available to all Harford County Medicare beneficiaries and was established to answer questions, get information about Medicare benefits and get quick and easy access to a SHIP counselor. Emails are returned within three to five business days of being received and are a great way to receive Medicare resources and information. Email us your questions at medicarehelp@harfordcountymd.gov

How to Avoid Scams When Scheduling Your COVID-19 Vaccine

As more and more COVID-19 vaccine clinics are being made available, many people are turning to websites and other online tools to secure an appointment. But beware, not all websites are what they claim to be. Here are some tips to avoid being a victim of fraud:

1. Look for warning signs. No site should ever ask you for credit card information or ask you to pay for a vaccine. If the question seems too invasive, take that as a sign that something may not be legitimate with the site.
2. Examine for errors. When looking at the website, keep an eye out for misspellings or inconsistencies in the information being presented. Take a look at the website address - if something looks strange, don't put your personal information into that site.
3. Check before clicking. Avoid clicking on links that are a part of an email or text message unless you have signed up with that site directly. When in doubt, go directly to the website.

For more information, visit [How to Avoid Scams While Looking for a COVID-19 Vaccine](#) (Today.com).



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Understanding Part-A Medicare

Did you know that most beneficiaries do not pay a premium for Medicare Part A? You may be eligible for premium-free Part A Medicare at 65 if:

- You already get retirement benefits from Social Security or the Railroad Retirement Board.
- You are eligible to get Social Security or Railroad benefits, but haven't filed for them yet.
- You or your spouse had Medicare-covered government employment.

If you are under 65, you can get premium-free Part A Medicare if:

- You received Social Security or Railroad Retirement Board disability benefits for 24 months.
- You have End-Stage Renal Disease (ESRD) and meet certain requirements.

In general, Medicare Part A covers the following (click on link for information):

- [In-patient care in a hospital](#)
- [Skilled nursing facility care](#)
- [Nursing home care \(in-patient care in a skilled nursing facility that's not custodial or long-term care\)](#)
- [Hospice care](#)
- [Home health care](#)

Keep in mind Medicare is an 80/20 system, which means Medicare will pay 80% of the approved charges for a covered service. The remaining 20% is the responsibility of the beneficiary and can be paid out of pocket or by another form of insurance, such as a Medigap policy or Medicare Advantage Plan. To find out more about these specific costs, visit [Medicare Part A Costs at Medicare.gov](#).

The Importance of Wellness Visits

Annual wellness visits, along with following a healthy diet and exercise plan, are proactive and important to maintaining good health.

If you've had Medicare Part B (Medical Insurance) for longer than 12 months, you are eligible for a wellness visit once a year. During this visit, you and your provider can develop or update a personalized prevention plan to prevent disease and disability based on your current health and risk factors. Your provider may also perform a cognitive impairment assessment.

There is no charge for this visit if your doctor or other qualified health care provider accepts assignment. There may, however, be a coinsurance or the Part B deductible may apply if:

- Your doctor or health care provider performs additional tests or services during the same visit.
- These additional tests or services are not covered under the preventive benefits.

If you have not had a yearly wellness visit with your physician, consider scheduling one soon. Prevention is the key to a long and healthy life.



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